

# 2017 Housing Facts and Affordability Index for Congressional District 1



**MaineHousing**

Maine State Housing Authority

HELPING MAINERS RENT, BUY  
& HEAT THEIR HOMES SINCE 1969

## Homeownership Affordability Index

Congressional District 1	<u>Year</u>	<u>Index</u>	<u>Median Home Price<sup>1</sup></u>	<u>Median Income<sup>2</sup></u>	<u>Income Needed to Afford Median Home Price</u>	<u>Home Price Affordable to Median Income</u>
	2013	0.91	\$208,000	\$53,888	\$59,525	\$188,304
	2014	0.98	\$207,000	\$56,744	\$57,834	\$203,099
	2015	0.95	\$215,000	\$57,031	\$59,766	\$205,160
	2016	0.88	\$229,000	\$57,275	\$64,783	\$202,461
	2017	0.85	\$249,000	\$60,613	\$71,314	\$211,636
Bristol			\$240,000	\$0		
Southport		0.34	\$700,000	\$58,594	\$173,730	\$236,089
Ogunquit		0.41	\$580,000	\$62,829	\$152,482	\$238,984
South Bristol		0.44	\$514,250	\$55,882	\$127,428	\$225,519
Kennebunkport		0.50	\$610,000	\$79,733	\$159,563	\$304,814
Camden		0.52	\$371,000	\$55,112	\$106,891	\$191,285
Damariscotta		0.56	\$270,500	\$44,868	\$80,427	\$150,905
Portland		0.56	\$285,000	\$49,333	\$87,989	\$159,791
Old Orchard Beach		0.57	\$267,300	\$44,127	\$77,747	\$151,712
Frye Island		0.60	\$225,000	\$41,000	\$68,187	\$135,290
Yarmouth		0.62	\$450,000	\$84,950	\$136,867	\$279,304
York		0.63	\$419,500	\$72,347	\$114,677	\$264,654
Kittery		0.63	\$350,000	\$64,105	\$101,515	\$221,019
Biddeford		0.65	\$234,900	\$46,362	\$71,752	\$151,780
Wells		0.67	\$339,000	\$60,849	\$91,399	\$225,689
Harpswell		0.67	\$399,500	\$68,695	\$102,418	\$267,958
Boothbay		0.68	\$325,000	\$58,845	\$86,232	\$221,781
Bath		0.68	\$180,000	\$38,524	\$56,298	\$123,172
Saco		0.70	\$275,000	\$58,438	\$83,249	\$193,042
Kennebunk		0.72	\$347,000	\$71,749	\$99,238	\$250,880
Georgetown		0.72	\$349,000	\$65,813	\$90,892	\$252,703
Scarborough		0.73	\$395,000	\$82,882	\$114,313	\$286,392
Cape Elizabeth		0.73	\$496,000	\$106,151	\$146,005	\$360,610
Westbrook		0.73	\$231,000	\$50,479	\$69,044	\$168,886
Brunswick		0.74	\$268,000	\$60,137	\$81,734	\$197,184
Boothbay Harbor		0.75	\$245,000	\$49,346	\$66,016	\$183,134
Freeport		0.76	\$358,750	\$79,819	\$105,501	\$271,420
Rockport		0.76	\$289,750	\$62,364	\$82,364	\$219,393
South Thomaston		0.76	\$252,250	\$53,682	\$70,560	\$191,912
South Portland		0.77	\$260,000	\$59,490	\$77,018	\$200,829
West Bath		0.78	\$286,500	\$60,461	\$77,705	\$222,921
Falmouth		0.79	\$477,000	\$107,980	\$136,579	\$377,119
Arundel		0.81	\$289,000	\$67,595	\$83,079	\$235,136
Phippsburg		0.83	\$275,500	\$60,435	\$72,911	\$228,358
Eliot		0.83	\$338,000	\$80,043	\$96,019	\$281,763

Edgecomb	0.83	\$240,000	\$57,780	\$69,208	\$200,371
Waterville	0.85	\$120,000	\$33,314	\$39,350	\$101,593
St. George	0.85	\$250,000	\$55,775	\$65,841	\$211,779
Congressional District 1	0.85	\$249,000	\$60,613	\$71,314	\$211,636
North Yarmouth	0.85	\$377,500	\$95,306	\$111,986	\$321,274
Owls Head	0.86	\$238,000	\$56,348	\$65,528	\$204,657
Newfield	0.88	\$172,000	\$41,250	\$46,867	\$151,386
Sanford	0.89	\$167,500	\$46,863	\$52,676	\$149,017
Cornish	0.90	\$160,750	\$40,962	\$45,634	\$144,292
Pownal	0.90	\$276,000	\$73,921	\$82,225	\$248,125
Alfred	0.90	\$219,950	\$56,889	\$62,876	\$199,007
Parsonsfield	0.91	\$155,000	\$40,948	\$45,165	\$140,528
Nobleboro	0.91	\$230,000	\$56,678	\$62,381	\$208,973
Bowdoin	0.91	\$216,250	\$56,317	\$61,895	\$196,760
Bristol	0.91	\$240,000	\$57,230	\$62,553	\$219,578
Cumberland	0.92	\$410,000	\$112,230	\$122,476	\$375,701
Farmingdale	0.92	\$144,250	\$38,329	\$41,806	\$132,252
Appleton	0.92	\$200,000	\$55,673	\$60,709	\$183,410
Westport	0.92	\$238,000	\$57,576	\$62,638	\$218,765
Casco	0.92	\$215,450	\$56,944	\$61,897	\$198,209
Bowdoinham	0.92	\$209,500	\$56,583	\$61,348	\$193,229
South Berwick	0.93	\$275,000	\$75,758	\$81,854	\$254,520
Shapleigh	0.93	\$220,500	\$55,946	\$60,277	\$204,657
Maine	0.93	\$197,000	\$53,190	\$57,089	\$183,546
Friendship	0.94	\$208,700	\$52,820	\$56,212	\$196,105
Hallowell	0.94	\$168,000	\$47,143	\$50,155	\$157,912
Topsham	0.94	\$231,250	\$64,909	\$68,964	\$217,653
Buxton	0.94	\$238,250	\$63,002	\$66,788	\$224,743
Hope	0.95	\$232,000	\$62,078	\$65,409	\$220,185
Lyman	0.95	\$242,500	\$64,271	\$67,503	\$230,888
Union	0.95	\$195,000	\$54,224	\$56,928	\$185,739
Newcastle	0.95	\$207,500	\$57,849	\$60,610	\$198,047
Bridgton	0.96	\$171,500	\$47,461	\$49,667	\$163,881
Rockland	0.96	\$160,000	\$48,001	\$49,783	\$154,272
Gray	0.97	\$245,000	\$69,522	\$71,761	\$237,357
China	0.97	\$166,000	\$46,964	\$48,381	\$161,139
Hollis	0.97	\$225,000	\$60,526	\$62,270	\$218,697
Woolwich	0.98	\$245,000	\$68,060	\$69,774	\$238,980
Naples	0.98	\$204,750	\$56,777	\$57,836	\$201,001
Wiscasset	0.99	\$193,200	\$55,820	\$56,540	\$190,739
New Gloucester	0.99	\$237,250	\$67,305	\$67,949	\$235,003
Dresden	0.99	\$196,500	\$57,579	\$57,997	\$195,084
Lebanon	1.00	\$219,000	\$62,902	\$63,183	\$218,025
Gorham	1.00	\$270,000	\$78,622	\$78,919	\$268,983
Acton	1.00	\$234,950	\$65,506	\$65,658	\$234,407
Cushing	1.00	\$187,000	\$52,854	\$52,824	\$187,107
Long Island	1.00	\$200,000	\$52,381	\$52,347	\$200,129
Windham	1.01	\$250,000	\$72,803	\$72,047	\$252,625
Berwick	1.02	\$228,250	\$69,055	\$67,513	\$233,463
Limerick	1.02	\$189,000	\$55,403	\$54,096	\$193,567
Dayton	1.04	\$250,000	\$78,180	\$75,210	\$259,873
Vassalboro	1.05	\$170,000	\$50,607	\$48,220	\$178,416

Windsor	1.05	\$167,000	\$48,693	\$46,381	\$175,323
Raymond	1.07	\$259,000	\$76,563	\$71,680	\$276,643
Harrison	1.09	\$193,250	\$58,269	\$53,701	\$209,689
Alna	1.09	\$215,250	\$70,278	\$64,638	\$234,031
Sebago	1.10	\$182,250	\$56,333	\$51,188	\$200,570
Standish	1.10	\$232,000	\$71,561	\$64,904	\$255,796
Limington	1.12	\$196,000	\$59,685	\$53,509	\$218,620
Augusta	1.12	\$122,500	\$42,106	\$37,565	\$137,307
Warren	1.14	\$177,500	\$59,157	\$51,692	\$203,134
North Berwick	1.15	\$231,500	\$74,413	\$64,607	\$266,638
Thomaston	1.15	\$144,500	\$49,863	\$43,250	\$166,595
Baldwin	1.16	\$175,000	\$57,172	\$49,331	\$202,816
Manchester	1.18	\$195,000	\$67,118	\$56,753	\$230,612
Winslow	1.20	\$127,525	\$44,812	\$37,208	\$153,585
Waldoboro	1.22	\$142,500	\$51,050	\$41,996	\$173,221
Pittston	1.22	\$153,450	\$52,519	\$43,178	\$186,647
Waterboro	1.24	\$183,000	\$64,427	\$51,954	\$226,935
Jefferson	1.30	\$161,000	\$58,236	\$44,874	\$208,939
Winthrop	1.31	\$165,500	\$62,419	\$47,772	\$216,244
Richmond	1.32	\$146,450	\$58,221	\$44,062	\$193,512
Readfield	1.34	\$171,000	\$68,627	\$51,069	\$229,790
Whitefield	1.38	\$160,000	\$63,345	\$45,853	\$221,038
Washington	1.40	\$127,800	\$51,476	\$36,769	\$178,917
Chelsea	1.40	\$140,000	\$58,654	\$41,771	\$196,585
Vinalhaven	1.61	\$160,000	\$69,625	\$43,258	\$257,522

The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

## Households Unable to Afford Median Home

<u>Location</u>	Households Unable to Afford <u>Median Home</u>		Total Households	Median Home Price <sup>1</sup>	Income Needed to Afford <u>Median Home</u>	
	Percent	Number			Annual	Hourly
Damariscotta	78.0%	802	1,028	\$270,500	\$80,427	\$38.67
Wells	76.1%	3,340	4,389	\$339,000	\$91,399	\$43.94
Old Orchard Beach	75.4%	3,629	4,812	\$267,300	\$77,747	\$37.38
Camden	75.2%	1,883	2,504	\$371,000	\$106,891	\$51.39
South Bristol	73.6%	312	424	\$514,250	\$127,428	\$61.26
Portland	72.6%	23,212	31,961	\$285,000	\$87,989	\$42.30
Kittery	72.4%	3,227	4,455	\$350,000	\$101,515	\$48.81
Frye Island	72.2%	13	18	\$225,000	\$68,187	\$32.78
Biddeford	71.1%	6,153	8,653	\$234,900	\$71,752	\$34.50
St. George	70.8%	862	1,218	\$250,000	\$65,841	\$31.65
Georgetown	70.8%	329	465	\$349,000	\$90,892	\$43.70
Southport	70.2%	210	299	\$700,000	\$173,730	\$83.52
Harpwell	69.4%	1,605	2,314	\$399,500	\$102,418	\$49.24
Edgecomb	69.0%	358	519	\$240,000	\$69,208	\$33.27
South Thomaston	68.1%	468	687	\$252,250	\$70,560	\$33.92
Boothbay	68.0%	933	1,372	\$325,000	\$86,232	\$41.46
Saco	67.8%	5,487	8,089	\$275,000	\$83,249	\$40.02
Ogunquit	67.7%	298	440	\$580,000	\$152,482	\$73.31
Kennebunk	67.5%	3,441	5,097	\$347,000	\$99,238	\$47.71
Westbrook	67.2%	5,385	8,008	\$231,000	\$69,044	\$33.19
Eliot	66.4%	1,707	2,571	\$338,000	\$96,019	\$46.16
York	65.6%	3,685	5,616	\$419,500	\$114,677	\$55.13
Boothbay Harbor	65.5%	707	1,079	\$245,000	\$66,016	\$31.74
West Bath	64.6%	551	853	\$286,500	\$77,705	\$37.36
Bath	64.1%	2,479	3,867	\$180,000	\$56,298	\$27.07
Rockport	63.7%	937	1,471	\$289,750	\$82,364	\$39.60
Brunswick	63.4%	5,637	8,896	\$268,000	\$81,734	\$39.30
South Portland	63.3%	7,283	11,499	\$260,000	\$77,018	\$37.03
Phippsburg	63.0%	632	1,003	\$275,500	\$72,911	\$35.05
Hope	62.2%	389	625	\$232,000	\$65,409	\$31.45
Owls Head	62.0%	493	795	\$238,000	\$65,528	\$31.50
Congressional District 1	61.5%	177,032	287,824	\$249,000	\$71,314	\$34.29
Acton	61.3%	652	1,064	\$234,950	\$65,658	\$31.57
Arundel	60.6%	977	1,612	\$289,000	\$83,079	\$39.94
Kennebunkport	60.3%	975	1,616	\$610,000	\$159,563	\$76.71
Freeport	59.8%	2,044	3,418	\$358,750	\$105,501	\$50.72
Buxton	59.7%	1,914	3,207	\$238,250	\$66,788	\$32.11
Lyman	59.2%	1,036	1,751	\$242,500	\$67,503	\$32.45
Scarborough	58.7%	4,698	8,006	\$395,000	\$114,313	\$54.96
Topsham	58.3%	2,260	3,879	\$231,250	\$68,964	\$33.16
Yarmouth	57.3%	2,101	3,665	\$450,000	\$136,867	\$65.80
Woolwich	57.0%	718	1,260	\$245,000	\$69,774	\$33.55
Newfield	56.7%	380	670	\$172,000	\$46,867	\$22.53
New Gloucester	56.2%	1,224	2,179	\$237,250	\$67,949	\$32.67

Pownal	56.0%	337	602	\$276,000	\$82,225	\$39.53
Waterville	55.9%	3,530	6,309	\$120,000	\$39,350	\$18.92
Alfred	55.8%	694	1,243	\$219,950	\$62,876	\$30.23
Shapleigh	55.4%	621	1,122	\$220,500	\$60,277	\$28.98
Bowdoin	55.3%	658	1,190	\$216,250	\$61,895	\$29.76
Sanford	55.0%	4,707	8,553	\$167,500	\$52,676	\$25.32
Berwick	54.8%	1,601	2,919	\$228,250	\$67,513	\$32.46
Nobleboro	54.8%	382	698	\$230,000	\$62,381	\$29.99
Appleton	54.7%	305	557	\$200,000	\$60,709	\$29.19
Westport	54.2%	173	320	\$238,000	\$62,638	\$30.11
Maine	54.1%	305,534	565,115	\$197,000	\$57,089	\$27.45
Casco	53.9%	867	1,609	\$215,450	\$61,897	\$29.76
Farmingdale	53.8%	674	1,253	\$144,250	\$41,806	\$20.10
Gray	53.7%	1,811	3,370	\$245,000	\$71,761	\$34.50
Cornish	53.7%	351	654	\$160,750	\$45,634	\$21.94
South Berwick	53.6%	1,508	2,815	\$275,000	\$81,854	\$39.35
Friendship	53.5%	273	510	\$208,700	\$56,212	\$27.03
Bristol	53.3%	708	1,330	\$240,000	\$62,553	\$30.07
North Yarmouth	53.2%	734	1,379	\$377,500	\$111,986	\$53.84
Parsonsfield	52.9%	443	837	\$155,000	\$45,165	\$21.71
Long Island	52.8%	59	112	\$200,000	\$52,347	\$25.17
Bowdoinham	52.7%	634	1,203	\$209,500	\$61,348	\$29.49
Hallowell	52.5%	620	1,182	\$168,000	\$50,155	\$24.11
Union	52.3%	536	1,024	\$195,000	\$56,928	\$27.37
Bridgton	52.0%	1,239	2,383	\$171,500	\$49,667	\$23.88
Windham	51.9%	3,478	6,695	\$250,000	\$72,047	\$34.64
Newcastle	51.8%	403	777	\$207,500	\$60,610	\$29.14
China	51.8%	885	1,708	\$166,000	\$48,381	\$23.26
Rockland	51.7%	1,793	3,471	\$160,000	\$49,783	\$23.93
Hollis	51.5%	861	1,672	\$225,000	\$62,270	\$29.94
Naples	51.0%	834	1,634	\$204,750	\$57,836	\$27.81
Wiscasset	50.5%	759	1,503	\$193,200	\$56,540	\$27.18
Dresden	50.3%	349	693	\$196,500	\$57,997	\$27.88
Lebanon	50.2%	1,154	2,297	\$219,000	\$63,183	\$30.38
Gorham	50.2%	3,073	6,124	\$270,000	\$78,919	\$37.94
Cushing	50.0%	321	643	\$187,000	\$52,824	\$25.40
Raymond	48.9%	895	1,829	\$259,000	\$71,680	\$34.46
Limerick	48.6%	560	1,152	\$189,000	\$54,096	\$26.01
Vassalboro	47.6%	868	1,825	\$170,000	\$48,220	\$23.18
Dayton	47.3%	356	753	\$250,000	\$75,210	\$36.16
Cape Elizabeth	47.1%	1,757	3,731	\$496,000	\$146,005	\$70.19
Windsor	46.9%	500	1,068	\$167,000	\$46,381	\$22.30
Alna	46.5%	136	293	\$215,250	\$64,638	\$31.08
Falmouth	46.4%	2,170	4,679	\$477,000	\$136,579	\$65.66
Harrison	46.0%	551	1,198	\$193,250	\$53,701	\$25.82
Limington	45.0%	671	1,492	\$196,000	\$53,509	\$25.73
Augusta	44.9%	3,813	8,489	\$122,500	\$37,565	\$18.06
Cumberland	44.7%	1,326	2,969	\$410,000	\$122,476	\$58.88
Sebago	44.3%	363	819	\$182,250	\$51,188	\$24.61

Standish	44.0%	1,624	3,687	\$232,000	\$64,904	\$31.20
Baldwin	43.7%	267	612	\$175,000	\$49,331	\$23.72
Warren	43.1%	664	1,543	\$177,500	\$51,692	\$24.85
Winslow	42.9%	1,385	3,228	\$127,525	\$37,208	\$17.89
North Berwick	42.6%	764	1,796	\$231,500	\$64,607	\$31.06
Manchester	42.0%	440	1,048	\$195,000	\$56,753	\$27.29
Thomaston	41.9%	496	1,186	\$144,500	\$43,250	\$20.79
Waldoboro	41.7%	936	2,247	\$142,500	\$41,996	\$20.19
Pittston	40.2%	450	1,118	\$153,450	\$43,178	\$20.76
Richmond	38.4%	555	1,445	\$146,450	\$44,062	\$21.18
Winthrop	38.4%	958	2,495	\$165,500	\$47,772	\$22.97
Waterboro	37.9%	1,128	2,975	\$183,000	\$51,954	\$24.98
Jefferson	36.7%	384	1,047	\$161,000	\$44,874	\$21.57
Washington	36.3%	225	621	\$127,800	\$36,769	\$17.68
Whitefield	33.6%	309	921	\$160,000	\$45,853	\$22.04
Chelsea	33.3%	336	1,011	\$140,000	\$41,771	\$20.08
Readfield	32.0%	319	996	\$171,000	\$51,069	\$24.55
Vinalhaven	31.5%	165	523	\$160,000	\$43,258	\$20.80
Bristol			1,330	\$240,000		

## Unattainable Homes as a Percentage of Homes Sold

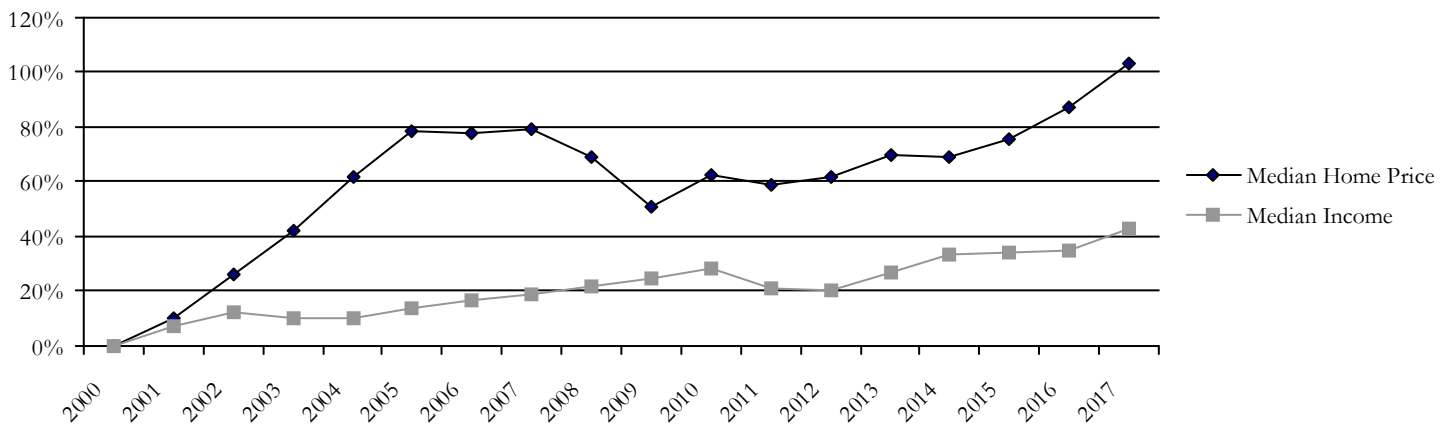
<u>Location</u>	<u>Percentage of Unattainable Homes</u>	<u>Affordable Homes Sold</u>	<u>Unattainable Homes Sold</u>
Portland	97.1%	27	897
Frye Island	94.1%	1	16
Kittery	91.2%	12	124
South Bristol	90.0%	1	9
Kennebunkport	88.0%	12	88
Biddeford	87.6%	28	198
Camden	85.2%	13	75
Westbrook	84.0%	52	272
Damariscotta	82.9%	7	34
Yarmouth	82.3%	25	116
Old Orchard Beach	81.0%	52	221
Ogunquit	80.6%	13	54
Bristol	79.8%	23	91
Bath	79.3%	34	130
York	79.0%	69	259
Arundel	78.6%	12	44
South Portland	78.5%	84	306
Georgetown	76.9%	6	20
Rockport	73.3%	20	55
Harpswell	72.1%	38	98
Eliot	72.0%	30	77
Scarborough	71.7%	116	294
Cape Elizabeth	71.4%	54	135
Saco	71.4%	95	237
Falmouth	71.1%	67	165
Boothbay Harbor	69.6%	17	39
Kennebunk	69.4%	77	175
Brunswick	68.6%	86	188
South Thomaston	68.0%	8	17
North Yarmouth	66.7%	24	48
Owls Head	66.7%	9	18
West Bath	64.0%	9	16
Parsonsfield	63.9%	13	23
Southport	63.6%	4	7
South Berwick	63.2%	42	72
Wells	62.6%	152	254
Congressional District 1	61.7%	4,560	7,357
Phippsburg	61.5%	15	24
Boothbay	61.2%	26	41
Alfred	60.6%	13	20
Cornish	60.0%	10	15
Farmingdale	60.0%	16	24
Hollis	59.8%	35	52
Sanford	59.2%	136	197
Westport	59.1%	9	13
Buxton	58.6%	46	65

Gorham	58.4%	119	167
Gray	58.0%	68	94
St. George	57.4%	23	31
Cumberland	57.1%	73	97
Freeport	56.5%	60	78
Waterville	56.2%	71	91
Edgecomb	55.6%	16	20
Appleton	55.6%	12	15
Newcastle	55.2%	13	16
Topsham	55.1%	62	76
Newfield	55.0%	18	22
Rockland	55.0%	50	61
Hope	54.5%	10	12
Bridgton	54.2%	77	91
Maine	53.9%	9,513	11,139
Pownal	53.8%	6	7
Friendship	52.9%	8	9
China	52.5%	29	32
Hallowell	52.3%	21	23
Lyman	52.1%	34	37
Nobleboro	51.9%	13	14
Bowdoin	50.0%	19	19
Long Island	50.0%	5	5
Acton	49.3%	35	34
Union	48.9%	23	22
Wiscasset	48.5%	34	32
New Gloucester	48.1%	42	39
Naples	48.0%	65	60
Cushing	47.8%	12	11
Bowdoinham	47.4%	20	18
Lebanon	47.1%	45	40
Casco	46.8%	50	44
Woolwich	46.8%	25	22
Berwick	46.8%	66	58
Limerick	46.8%	33	29
Shapleigh	46.4%	37	32
Windham	44.8%	181	147
Raymond	43.0%	53	40
Thomaston	41.8%	32	23
Dresden	40.9%	13	9
Augusta	37.3%	151	90
Harrison	35.8%	43	24
Readfield	35.7%	27	15
Waldoboro	35.4%	42	23
Vassalboro	35.0%	39	21
Limington	34.2%	52	27
Sebago	33.9%	39	20
Dayton	33.3%	18	9
North Berwick	33.0%	61	30



Manchester	32.6%	29	14
Windsor	32.4%	25	12
Winthrop	32.1%	72	34
Alna	30.0%	7	3
Standish	29.1%	127	52
Jefferson	28.3%	38	15
Winslow	28.0%	90	35
Warren	27.5%	29	11
Pittston	26.5%	25	9
Waterboro	24.0%	139	44
Baldwin	23.8%	16	5
Richmond	22.7%	34	10
Washington	22.2%	21	6
Whitefield	16.1%	26	5
Vinalhaven	15.8%	16	3
Chelsea	11.1%	32	4

### Relative Increases in Income and Home Price <sup>3</sup>



## Rental Affordability Index

	<u>Year</u>	<u>Index</u>	<u>Average 2 BR Rent (with utilities)<sup>4</sup></u>	<u>Renter Household Median Income<sup>2</sup></u>	<u>Income Needed to Afford Average 2 BR Rent</u>	<u>2 BR Rent Affordable to Median Income</u>
Congressional District 1	2013	0.91	\$924	\$33,599	\$36,954	\$840
	2014	0.85	\$988	\$33,434	\$39,524	\$836
	2015	0.90	\$950	\$34,181	\$38,013	\$855
	2016	0.80	\$1,019	\$32,814	\$40,778	\$820
	2017	0.86	\$1,026	\$35,152	\$41,055	\$879
Winslow		0.42	\$1,657	\$27,740	\$66,287	\$694
Farmingdale		0.54	\$890	\$19,361	\$35,603	\$484
Waterville		0.54	\$1,023	\$22,182	\$40,914	\$555
Manchester		0.57	\$1,432	\$32,825	\$57,279	\$821
Thomaston		0.69	\$1,175	\$32,499	\$46,994	\$812
Biddeford		0.71	\$1,097	\$31,067	\$43,884	\$777
Waldoboro		0.71	\$1,173	\$33,164	\$46,929	\$829
Richmond		0.73	\$1,163	\$34,056	\$46,505	\$851
Wiscasset		0.74	\$1,141	\$33,561	\$45,632	\$839
Bath		0.76	\$896	\$27,431	\$35,859	\$686
Portland		0.78	\$1,107	\$34,681	\$44,278	\$867
Gorham		0.79	\$1,463	\$46,505	\$58,539	\$1,163
Maine		0.79	\$977	\$30,804	\$39,093	\$770
Sanford		0.80	\$920	\$29,356	\$36,818	\$734
Newcastle		0.80	\$965	\$31,052	\$38,596	\$776
Falmouth		0.80	\$1,818	\$58,458	\$72,721	\$1,461
Vassalboro		0.81	\$1,041	\$33,749	\$41,627	\$844
Old Orchard Beach		0.81	\$1,035	\$33,547	\$41,415	\$839
Bridgton		0.83	\$890	\$29,620	\$35,597	\$740
Gray		0.83	\$1,268	\$42,320	\$50,721	\$1,058
Winthrop		0.85	\$1,164	\$39,509	\$46,556	\$988
York		0.85	\$1,184	\$40,155	\$47,354	\$1,004
Camden		0.86	\$986	\$33,727	\$39,432	\$843
Congressional District 1		0.86	\$1,026	\$35,152	\$41,055	\$879
China		0.88	\$849	\$29,999	\$33,953	\$750
Berwick		0.89	\$1,300	\$46,150	\$52,012	\$1,154
Vinalhaven		0.91	\$1,142	\$41,345	\$45,668	\$1,034
South Berwick		0.92	\$1,077	\$39,555	\$43,093	\$989
Augusta		0.92	\$829	\$30,393	\$33,168	\$760
Yarmouth		0.92	\$1,361	\$49,850	\$54,446	\$1,246
Damariscotta		0.93	\$821	\$30,605	\$32,824	\$765
Rockland		0.98	\$902	\$35,374	\$36,075	\$884
Windsor		0.99	\$847	\$33,620	\$33,879	\$840
Kittery		0.99	\$1,156	\$45,633	\$46,222	\$1,141
South Portland		1.00	\$1,019	\$40,759	\$40,752	\$1,019
Saco		1.00	\$994	\$39,761	\$39,750	\$994
Alfred		1.01	\$829	\$33,332	\$33,150	\$833
Scarborough		1.05	\$1,242	\$52,126	\$49,679	\$1,303
Boothbay Harbor		1.05	\$722	\$30,277	\$28,888	\$757
Freeport		1.06	\$1,056	\$44,978	\$42,241	\$1,124
Eliot		1.07	\$1,134	\$48,499	\$45,379	\$1,212
Warren		1.09	\$820	\$35,768	\$32,799	\$894

Topsham	1.11	\$927	\$41,303	\$37,083	\$1,033
Kennebunk	1.18	\$1,044	\$49,055	\$41,743	\$1,226
Windham	1.18	\$1,052	\$49,683	\$42,086	\$1,242
Brunswick	1.22	\$704	\$34,499	\$28,167	\$862
Edgecomb	1.26	\$689	\$34,642	\$27,555	\$866
North Berwick	1.48	\$864	\$51,135	\$34,560	\$1,278
Cumberland	1.69	\$996	\$67,240	\$39,855	\$1,681

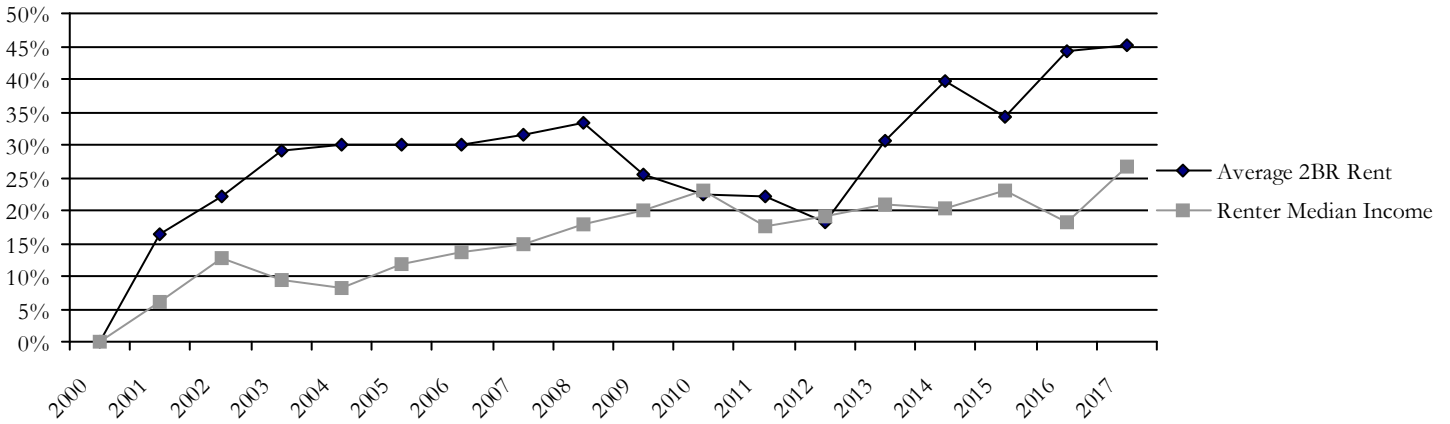
The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

## Renter Households Unable to Afford Average 2 Bedroom Rent

<u>Location</u>	<u>Households Unable to Afford Average 2 BR Rent</u>		<u>Total Renter Households</u>	<u>Average 2 BR Rent (with utilities)<sup>4</sup></u>	<u>Income Needed to Afford Average 2 BR Rent</u>	
	<u>Percent</u>	<u>Number</u>			<u>Annual</u>	<u>Hourly</u>
Winslow	83.1%	635	764	\$1,657	\$66,287	\$31.87
Waterville	72.9%	2,416	3,312	\$1,023	\$40,914	\$19.67
Farmingdale	70.4%	261	371	\$890	\$35,603	\$17.12
Manchester	68.7%	103	150	\$1,432	\$57,279	\$27.54
Thomaston	67.8%	244	360	\$1,175	\$46,994	\$22.59
Waldoboro	65.3%	347	531	\$1,173	\$46,929	\$22.56
Wiscasset	65.2%	238	365	\$1,141	\$45,632	\$21.94
Biddeford	64.6%	2,825	4,371	\$1,097	\$43,884	\$21.10
Richmond	64.0%	233	364	\$1,163	\$46,505	\$22.36
Bath	63.7%	1,104	1,734	\$896	\$35,859	\$17.24
Winthrop	61.6%	355	576	\$1,164	\$46,556	\$22.38
Vassalboro	60.1%	217	361	\$1,041	\$41,627	\$20.01
Old Orchard Beach	60.1%	1,156	1,923	\$1,035	\$41,415	\$19.91
Maine	59.6%	96,448	161,746	\$977	\$39,093	\$18.79
Gorham	59.4%	690	1,161	\$1,463	\$58,539	\$28.14
Portland	59.1%	10,850	18,371	\$1,107	\$44,278	\$21.29
Falmouth	59.0%	499	846	\$1,818	\$72,721	\$34.96
Sanford	58.7%	1,783	3,036	\$920	\$36,818	\$17.70
China	58.2%	163	280	\$849	\$33,953	\$16.32
Newcastle	58.0%	98	169	\$965	\$38,596	\$18.56
York	57.3%	661	1,153	\$1,184	\$47,354	\$22.77
Camden	56.5%	494	875	\$986	\$39,432	\$18.96
Bridgton	56.4%	339	601	\$890	\$35,597	\$17.11
Gray	56.3%	419	744	\$1,268	\$50,721	\$24.39
Congressional District 1	55.9%	47,592	85,206	\$1,026	\$41,055	\$19.74
Berwick	55.1%	327	593	\$1,300	\$52,012	\$25.01
Augusta	54.6%	2,172	3,978	\$829	\$33,168	\$15.95
Damariscotta	54.4%	187	344	\$821	\$32,824	\$15.78
South Berwick	53.9%	354	657	\$1,077	\$43,093	\$20.72
Yarmouth	53.7%	591	1,100	\$1,361	\$54,446	\$26.18
Vinalhaven	52.6%	70	133	\$1,142	\$45,668	\$21.96
Kittery	50.8%	777	1,531	\$1,156	\$46,222	\$22.22
Rockland	50.7%	810	1,599	\$902	\$36,075	\$17.34
Windsor	50.6%	88	174	\$847	\$33,879	\$16.29
South Portland	50.0%	2,270	4,540	\$1,019	\$40,752	\$19.59
Saco	50.0%	1,300	2,600	\$994	\$39,750	\$19.11
Alfred	50.0%	110	220	\$829	\$33,150	\$15.94
Scarborough	48.1%	761	1,581	\$1,242	\$49,679	\$23.88
Boothbay Harbor	47.9%	168	351	\$722	\$28,888	\$13.89
Eliot	47.3%	202	427	\$1,134	\$45,379	\$21.82
Freeport	47.2%	380	805	\$1,056	\$42,241	\$20.31
Warren	45.9%	123	268	\$820	\$32,799	\$15.77
Topsham	45.1%	361	800	\$927	\$37,083	\$17.83
Kennebunk	44.1%	520	1,180	\$1,044	\$41,743	\$20.07

Windham	43.8%	597	1,363	\$1,052	\$42,086	\$20.23
Brunswick	42.2%	1,202	2,847	\$704	\$28,167	\$13.54
Edgecomb	39.8%	37	93	\$689	\$27,555	\$13.25
North Berwick	36.7%	131	357	\$864	\$34,560	\$16.62
Cumberland	29.4%	80	272	\$996	\$39,855	\$19.16

### Relative Increases in Renter Income and Average 2BR Rent<sup>3</sup>



### Demographics

	% Change 1990-2017	1990	2013	2014	2015	2016	2017
Population	16.0%	584,193	666,790	669,790	670,843	676,219	677,874
Households	28.1%	224,715	280,864	282,742	283,764	286,602	287,824

### Endnotes

<sup>1</sup>This data is derived from Maine Real Estate Information System ("MREIS") and MREIS reserves all rights including all proprietary rights in the data set forth herein and any use or publication of this data or any portion thereof without the express written consent of MREIS is prohibited. Any reproduction, sale or exchange of this data, in whole or in part, is likewise prohibited. All rights to the data remain the exclusive property of MREIS to the extent owned by MREIS.

<sup>2</sup>Source: Claritas

<sup>3</sup>The Y axis is an index defined as the ratio of the annual value to the year 2000 value.

<sup>4</sup>Source: MaineHousing Quarterly Rent Survey. All rent data reported adjusted to include the cost of utilities (heat, hot water, and electricity).